
Federal Reserve Release



H.2

Actions of the Board, Its Staff, and the Federal Reserve Banks; Applications and Reports Received

No. 52

Week Ending December 23, 2000

Advisory Councils

Thrift Institutions Advisory Council -- appointment of seven new members and designation of Thomas S. Johnson as President and Mark H. Wright as Vice President for 2001.

- Announced, December 21, 2000

Banks, Foreign

Euroclear Bank, Brussels, Belgium -- to establish a representative office in New York, New York.

- Approved, December 21, 2000

Forms

Bank reports -- revisions of structure data reporting requirements for domestic and foreign banking organizations.

- Approved, December 15, 2000 (AC)

Regulations And Policies

Financial Holding Companies -- final amendments to Regulation Y on procedures for domestic bank holding companies and foreign banking organizations to qualify as financial holding companies and permissible activities for financial holding companies under the Gramm-Leach-Bliley Act [Docket Nos. R-1057 and R-1062].

- Approved, December 21, 2000

Financial institutions examinations -- interagency report to Congress on efforts to coordinate examinations as required by the Riegle Community Development and Regulatory Improvement Act.

- Approved, December 19, 2000

Regulation G (Disclosure and Reporting of CRA-Related Agreements) -- interagency final regulations to implement the Community Reinvestment Act sunshine requirements of the Gramm-Leach-Bliley Act [Docket No. R-1069].

- Approved, December 21, 2000

Regulation Y -- interim rule and request for comment to define three categories of activities as financial in nature or incidental to a financial activity under section 4(k)(5) of the Bank Holding Company Act, and procedures to determine if activities fall within these categories.

- Approved, December 21, 2000

Regulations And Policies

Subordinated Debt -- report to Congress on the feasibility and desirability of a mandatory subordinated debt requirement on certain large banking organizations.
- Approved, December 13, 2000 (AC)

Reserve Bank Services

Private Sector Adjustment Factor -- request for comment on proposed changes to the methodology for calculating the private sector adjustment factor and net income on clearing balances [Docket No. R-1095].
- Approved, December 21, 2000

H.2 Actions under delegated authority

December 17, 2000 to December 23, 2000

BS&R Banking Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment
IF International Finance
OSDM Office of Staff Director for Management

Bank Branches, Domestic

Secretary

AmSouth Bank, Birmingham, Alabama -- to establish a branch at 14965 N. Florida Avenue, Tampa, Florida.
- Approved, December 20, 2000

Kansas City

Arvest Bank, Norman, Oklahoma -- to establish a branch at 824 S.E. 4th Street, Moore.
- Approved, December 22, 2000

San Francisco

California Center Bank, Los Angeles, California -- to establish branches at 3435 Wilshire Boulevard; 2742 West Sepulveda Boulevard, Torrance; and 17127 Pioneer Boulevard, Artesia.
- Approved, December 19, 2000

Richmond

Community First Bank, Lynchburg, Virginia -- to establish a branch at 2301 Langhorne Road.
- Approved, December 20, 2000

Secretary

Compass Bank, Birmingham, Alabama -- to establish a branch in the Albertson's store at North McClintock Drive and West Ray Road, Chandler, Arizona.
- Approved, December 18, 2000

Minneapolis

Dakota Bank, Mendota Heights, Minnesota -- to establish a branch at 401 Robert Street, St. Paul.
- Approved, December 22, 2000

Richmond

James Monroe Bank, Arlington, Virginia -- to establish a branch at 606 South King Street, Leesburg.
- Approved, December 20, 2000

Bank Branches, Domestic

Richmond

Monarch Bank, Chesapeake, Virginia -- to establish a branch at 2700 Virginia Beach Boulevard, Virginia Beach.
- Approved, December 22, 2000

Philadelphia

Orrstown Bank, Orrstown, Pennsylvania -- to establish a branch at 13 Center Square, Greencastle.
- Approved, December 22, 2000

Bank Holding Companies

Atlanta

Alliance Capital Partners, LP, Jacksonville, Florida -- waiver of application for the merger of First Alliance Bank and Marine National Bank, Jacksonville.
- Granted, December 21, 2000

Chicago

Amana Bancshares, Inc., Southfield, Michigan -- to become a bank holding company through the acquisition of Amana Bank, Dearborn, a de novo bank.
- Approved, December 22, 2000

New York

Bank Hapoalim U.S.A. Holding Company, Inc., New York, New York; Arison Holding (1998) Ltd., Tel Aviv, Israel; and Israel Salt Industries Ltd., Atlit -- to engage de novo through a subsidiary, Signature Securities Group Corporation, in certain nonbanking activities.
- Approved, December 20, 2000

Richmond

Bank of America Corporation, Charlotte, North Carolina -- to acquire Bank of America Georgia, National Association, Atlanta, Georgia.
- Approved, December 20, 2000

Chicago

BB&T Bancshares Corporation, Bloomingdale, Illinois -- to engage in extending credit and servicing loans.
- Returned, December 21, 2000

Bank Holding Companies

Kansas City

Central Financial Corporation, Hutchinson, Kansas -- to acquire shares of TTAC Corp., Manhattan, and thereby acquire Community First National Bank, a de novo bank.

- Approved, December 22, 2000

Richmond

Chesapeake Financial Shares, Inc., Kilmarnock, Virginia -- to engage de novo in trust and securities brokerage activities.

- Approved, December 21, 2000

Richmond

F & M National Corporation, Winchester, Virginia -- to merge with Community Bankshares of Maryland, Inc., Bowie, Maryland; and for F & M Bank-Maryland, Bethesda, to merge with Community Bank of Maryland, Bowie.

- Approved, December 20, 2000

Chicago

First Capital Bankshares, Incorporated, Peoria, Illinois -- to acquire shares of Community Bank of Lemont, Lemont, a de novo bank.

- Withdrawn, December 19, 2000

Kansas City

Goering Financial Holding Company Partnership, LP, Moundridge, Kansas, and Goering Management Company, LLC -- for Goering Financial Holding Company Partnership, LP, to acquire shares of BON, Inc. and thereby acquire Citizens State Bank; and for Goering Management Company, LLC to acquire Goering Financial Holding Company Partnership, LP, and thereby indirectly acquire BON, Inc., and Citizens State Bank.

- Approved, December 20, 2000

Chicago

Illinois State Bancorp, Inc., Wheaton, Illinois -- relief from a commitment.

- Granted, December 15, 2000 (AC)

Bank Holding Companies

Chicago

Manning Financial Services, Inc., Manning, Iowa -- to engage in extending credit and servicing loans.

- Approved, December 20, 2000

Chicago

Midwest Banc Holdings, Inc., Melrose Park, Illinois -- to acquire through its subsidiary, Midwest Financial and Investment Services, Inc., Elmwood Park, the assets of Service 1st Financial Corporation, and thereby engage in securities brokerage activities.

- Withdrawn, December 19, 2000

Minneapolis

Mountain West Financial Corp., Helena, Montana -- to acquire shares of Bank West Financial, Inc., Kalispell.

- Approved, December 21, 2000

Dallas

North Texas Bancshares, Inc., Dallas, Texas, and North Texas Bancshares of Delaware, Inc., Wilmington, Delaware -- for North Texas Bancshares of Delaware, Inc. to become a bank holding company through the acquisition of Park Cities Bank, Dallas, Texas; and for North Texas Bancshares, Inc. to become a bank holding company through the acquisition of both institutions.

- Approved, December 21, 2000

Director, BS&R

Otto Bremer Foundation, Saint Paul, Minnesota, and Bremer Financial Corporation -- relief from a commitment.

- Granted, December 21, 2000

Boston

Seacoast Financial Services Corporation, New Bedford, Massachusetts -- to acquire Home Port Bancorp, Inc., Nantucket, and Nantucket Bank.

- Approved, December 11, 2000 (AC)

Bank Holding Companies

Dallas

Sterling Bancshares, Inc., Houston, Texas, and Sterling Bancorporation, Inc., Wilmington, Delaware -- to acquire Caminoreal Delaware, Inc., Wilmington; Caminoreal Bancshares, Inc., San Antonio, Texas; and Caminoreal Bank, National Association.

- Withdrawn, December 21, 2000

Kansas City

Sturm Financial Group, Inc., Denver, Colorado -- to acquire Community Financial Services, Inc. and engage in data processing services.

- Approved, December 18, 2000

Cleveland

United Bancshares, Columbus Grove, Ohio -- to acquire Citizens Bank of Delphos, FSB, Delphos.

- Withdrawn, December 19, 2000

Bank Mergers

Richmond

Bank of Tazewell County, Tazewell, Virginia -- to acquire the Bluefield branch of First Union National Bank, Charlotte, North Carolina.

- Approved, December 21, 2000

Chicago

First American Bank, Fort Dodge, Iowa -- to purchase the assets and assume the liabilities of two Des Moines and one Urbandale branch of Brenton Bank, Des Moines, and thereby establish branches.

- Approved, December 15, 2000 (AC)

Banks, Nonmember, And Miscellaneous Institutions

Richmond

CyberCash, Inc., Reston, Virginia -- deregistration under Regulation U.

- Approved, December 20, 2000

Banks, Nonmember, And Miscellaneous Institutions

Richmond

Integrated Health Services, Inc., Sparks, Maryland -- deregistration under Regulation U.
- Approved, December 20, 2000

Richmond

State Employees Credit Union, Raleigh, North Carolina -- deregistration under Regulation U.
- Approved, December 20, 2000

Richmond

Telco Credit Union, Tarboro, North Carolina -- deregistration under Regulation U.
- Approved, December 20, 2000

Richmond

Trak Auto Corporation, Landover, Maryland -- deregistration under Regulation U.
- Approved, December 20, 2000

Richmond

V-One Corporation, Germantown, Maryland -- deregistration under Regulation U.
- Approved, December 20, 2000

Banks, State Member

Chicago

Midwest Bank and Trust Company, Elmwood Park, Illinois -- to establish and invest in an agreement corporation subsidiary, MBTC Investment Company, Hamilton, Bermuda, and thereby manage and administer a portion of the bank's investment portfolio.
- Withdrawn, December 19, 2000

St. Louis

The Missouri Bank, Warrenton, Missouri -- to make an additional investment in bank premises.
- Approved, December 18, 2000

Change In Bank Control

Minneapolis

Charter 95 Corporation, St. Paul, Minnesota -- change in bank control.
- Permitted, December 22, 2000

Dallas

FirstPerryton Bancorp, Inc., Perryton, Texas -- change in bank control.
- Permitted, December 21, 2000

Dallas

Kleberg and Company Bankers, Inc., Kingsville, Texas -- change in bank control.
- Permitted, December 22, 2000

Kansas City

Mid-Nebraska Company, Inc., Kearney, Nebraska -- change in bank control.
- Permitted, December 22, 2000

Kansas City

Padgett Enterprises, LP, Greenleaf, Kansas -- change in bank control.
- Permitted, December 19, 2000

Competitive Factors Reports

St. Louis

BankPlus, Belzoni, Mississippi -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the 100 Bellegrave Boulevard, Brandon, branch of Citizens State Bank, Magee.
- Submitted, December 19, 2000

St. Louis

Brighton Bank, Brighton, Tennessee -- report on competitive factors of the proposed merger with Delta Bank & Trust, Drew, Mississippi.
- Submitted, December 19, 2000

Philadelphia

Crest Interim Savings Bank, Wildwood Crest, New Jersey, and CSB Interim Savings Bank -- report on competitive factors of the proposed merger with Crest Savings Bank.
- Submitted, December 19, 2000

Competitive Factors Reports

Dallas

First National Bank in Munday, Munday, Texas -- report on competitive factors of the proposed merger with Home State Bank, Rochester.

- Submitted, December 19, 2000

Chicago

First National Bank of Blue Island, Blue Island, Illinois -- report on competitive factors of the proposed merger with Bank of Homewood, National Association, Homewood.

- Submitted, December 21, 2000

Richmond

First-Citizens Bank & Trust Company, Raleigh, North Carolina -- report on competitive factors of the proposed merger with Wimbish Insurance Agency, Inc., Greensboro.

- Submitted, December 19, 2000

Minneapolis

The Miners' State Bank of Iron River, Iron River, Michigan -- report on competitive factors of the proposed merger with MSB Interim Bank of Iron River.

- Submitted, December 22, 2000

Philadelphia

NJM Bank, FSB, West Trenton, New Jersey -- report on competitive factors of the proposed acquisition of certain IRA accounts from Cenlar Federal Savings Bank, Ewing Township.

- Submitted, December 19, 2000

Dallas

Park Cities Bank, Dallas, Texas -- report on competitive factors of the proposed merger with New Park Cities Bank.

- Submitted, December 19, 2000

Extensions Of Time

New York

European American Bank, Uniondale, New York -- extension to April 30, 2001, to establish a branch at 326-328 Court Street, Brooklyn.

- Granted, December 11, 2000 (AC)

Chicago

Oswego Community Bank Employee Stock Ownership Plan, Oswego, Illinois -- extension to February 3, 2001, to become a bank holding company and to increase its interest in Oswego Bancshares, Inc., and thereby acquire Oswego Community Bank.

- Granted, December 18, 2000

Dallas

Tradition Bancshares, Inc., Houston, Texas, and Tradition Bancshares of Delaware, Inc., Wilmington, Delaware -- extensions to March 20, 2001, for Tradition Bancshares of Delaware, Inc. to become a bank holding company through the acquisition of First National Bank of Bellaire, Houston; and for Tradition Bancshares, Inc. to become a bank holding company through the acquisition of both institutions.

- Granted, December 21, 2000

Financial Holding Companies

Philadelphia

CCFNB Bancorp, Inc., Bloomsburg, Pennsylvania -- election to become a financial holding company.

- Effective, December 19, 2000

Chicago

Comerica Incorporated, Detroit, Michigan, and Comerica Holdings Incorporated -- election to become a financial holding company.

- Effective, December 19, 2000

St. Louis

Great Southern Bancorp, Inc., Springfield, Missouri -- election to become a financial holding company.

- Effective, December 12, 2000 (AC)

Financial Holding Companies

St. Louis

Union Bancshares of Benton, Inc., Benton, Arkansas -- election to become a financial holding company.

- Effective, December 12, 2000 (AC)

Membership

Kansas City

First National Bank, Antlers, Oklahoma -- to retain membership in the Federal Reserve System after conversion to a state-chartered institution.

- Approved, December 21, 2000

Chicago

First State Bank of Round Lake, Round Lake Beach, Illinois -- membership in the Federal Reserve System.

- Approved, December 20, 2000

Kansas City

Sylvan State Bank, Sylvan Grove, Kansas -- membership in the Federal Reserve System.

- Approved, December 18, 2000

Regulations And Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on November 15, 2000.

- Published, December 21, 2000

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, December 23, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, December 23, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Sparkasse Stockerau AG, Vienna, Austria, to establish federal branches in Greenwich, Connecticut, and New York, New York, and representative offices in San Francisco, California, and Atlanta, Georgia.	Newspaper – N/Avail
FBSEA	RheinHyp Rheinische Hypothekenbank, AG, Frankfurt, Germany, to establish a representative office in New York, New York.	Newspaper – N/Avail

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Change in Control	Change in Bank Control with regard to Warwick Community Bancorp, Inc. Employee Stock Ownership Plan to acquire up to 10.32 percent of the outstanding stock of Warwick Community Bancorp, Inc., Warwick, New York.	Newspaper – N/Avail Fed Reg — 01/03/2001
3(a)(1)/3(a)(5)	Chinatrust Commercial Bank, Ltd, Taipei, Taiwan, to indirectly acquire 100 percent of the shares of Chinatrust Bank (U.S.A.), Torrance, California.	Newspaper – N/Avail Fed Reg — 01/19/2001

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, December 23, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	PSB, Bancorp, Philadelphia, PA, to acquire 10.6% of the outstanding stock Jade Financial Corp., Feasterville, PA, a savings and loan holding company.	Fed. Reg.: 01/19/2001

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 4
Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, December 23, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, December 23, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	The First Bank and Trust Company, Lebanon, Virginia, to establish a branch at 396 South High Street, Harrisonburg, Virginia.*	Newspaper - 01/01/2001
FBSEA	Allied Irish Banks, p.l.c., Dublin, Ireland, to establish a representative office in San Francisco, California.*	Newspaper - N/Avail

*Subject to the provisions of the Community Reinvestment Act.

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Century Bancshares, Inc., Washington, D. C., to acquire GrandBanc, Inc., Rockville, Maryland.*	Fed Reg - N/Avail Newspaper - 01/18/2001

*Subject to the provisions of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, December 23, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 301 Summit Boulevard, Birmingham, Alabama, to be known as the Summit Office.	12/29/2000*
18C	SouthTrust Bank, Birmingham, Alabama, to acquire certain assets and assume certain liabilities of three Panama City Beach, Florida branches of First Union National Bank, Charlotte, North Carolina.	01/11/2001*

*Subject to provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Palm Beach National Holding Company, Palm Beach, Florida, after-the-fact notification filed by Mr. Pedro Gil Morrison to retain 16.92 percent of the outstanding shares of Palm Beach National Holding Company, Palm Beach, Florida.	N/Avail

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
Membership	Farmers & Merchants Bank, Eatonton, Georgia, to become a member of the Federal Reserve System.
Membership	First Bank of Coastal Georgia, Pembroke, Georgia, to become a member of the Federal Reserve System.
Membership	The Farmers Bank, Union Point, Georgia, to become a member of the Federal Reserve System.

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for

Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, December 23, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Premier Bank, Dubuque, Iowa, for prior approval to establish a branch at 140 W. 9th Street, Dubuque, Iowa.*	Newspaper – 12/31/2000
Branch	Old Kent Bank, Grand Rapids, Michigan, for prior approval to establish branches at 935 Union Lake Road, White Lake Township, Michigan and at 7700 Nemco Way, Brighton, Michigan.*	Newspaper – 11/24/2000

* Subject to the provisions of the Community Reinvestment Act
Newspaper - Newspaper Comment Period Ending Date

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	Comerica Incorporated, Detroit, Michigan, for prior approval to acquire 100 percent of the voting shares of Imperial Bancorp, Inglewood, California and thereby indirectly acquire Imperial Bank, Inglewood, California.*	Fed Reg – 01/02/2001 Newspaper – 01/01/2001
3(a)(3)	First Capital Bankshares, Incorporated, Peoria, Illinois, for prior approval to acquire 20 percent of the voting shares of Community Bank of Lemont (in organization), Lemont, Illinois.*	Fed Reg – 01/05/2001 Newspaper – 12/15/2000
3(a)(1)	Worth Bancorp, Spartanburg, Indiana, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Worth Bank, Spartanburg, Indiana (in organization).*	Fed Reg – N/Avail Newspaper – 01/11/2001
3(a)(3)	Indiana United Bancorp, Greensburg, Indiana, for prior approval to acquire 100 percent of the voting shares of Regional Federal Savings Bank, New Albany, Indiana. (Bank will convert to a state chartered commercial bank to be known as Regional Bank).*	Fed Reg – N/Avail Newspaper – 01/11/2001

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Stichting Prioriteit ABN AMRO Holding, Stichting Administratiekantoor ABN AMRO Holding, ABN AMRO Holding N.V., ABN AMRO Bank N.V., all located in Amsterdam, The Netherlands; ABN AMRO North America Holdings Company and ABN AMRO North America, Inc., both located in Chicago, Illinois; for prior approval to acquire 100 percent of the voting shares of Michigan National Corporation, Farmington Hills, Michigan, and thereby indirectly acquire Michigan National Bank, Farmington Hills, Michigan.*	Fed Reg – 01/16/2001 Newspaper – N/Avail
4(c)(8)	Michigan National Corporation, Farmington Hills, Michigan, for prior approval to acquire 100 percent of the voting shares of Standard Federal Bancorporation, Inc., Troy, Michigan and thereby indirectly acquire Standard Federal Bank, Troy, Michigan and thereby engage in the nonbanking activity of operating a savings association*	Fed Reg – 01/16/2001 Newspaper – N/Avail
CIC	Notification by Rick R. Messerschmidt and William R. Messerschmidt, as Trustees of the Roy W. Messerschmidt 2000 Irrevocable Trust, to control up to 46.9 percent of the outstanding voting shares of FNB Holding Co., West Des Moines, Iowa.	Fed Reg – 01/10/2001 Newspaper – N/Avail
CIC	Notification by Tubbs-Ohnward Limited Partnership, AMBA Limited Partnership, J.F. Limited Partnership, and E.F. Limited Partnership, all of Maquoketa, Iowa, to acquire 19.4%, 9.6%, 16.2%, and 14.4%, respectively, of Ohnward Bancshares, Inc., Maquoketa, Iowa	Fed Reg – 12/27/2001 Newspaper – N/Avail
3(a)(1)	First BancTrust Corporation, Paris, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First Bank & Trust, S.B., Paris, Illinois.*	Fed Reg – N/Avail Newspaper – N/Avail
CIC	Notification by Lyle P. Campbell, Craig L. Campbell, Verna C. Malone and Thomas E. Malone, of a Change in Control of Terrapin Bancorp, Inc., Elizabeth, Illinois.	Fed Reg – N/Avail Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Fed Reg - Federal Register Comment Period Ending Date

Newspaper - Newspaper Comment Period Ending Date

N/Avail - Not Available (Not yet available; Not available at this time)

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Stichting Prioriteit ABN AMRO Holding, Stichting Administratiekantoor ABN AMRO Holding, ABN AMRO Holding N.V., ABN AMRO Bank N.V., all located in Amsterdam, The Netherlands; ABN AMRO North America Holdings Company and ABN AMRO North America, Inc., both located in Chicago, Illinois; for prior approval to acquire Independence Life Insurance Company, Phoenix, Arizona and Independence One Capital Management Corporation, Farmington Hills, Michigan.	Fed Reg – 01/16/2001
4(c)(8)	National Australia Bank Limited, Melbourne, Australia, notification of intent to acquire, indirectly through its wholly-owned subsidiary, 02-e Limited, an equity interest in thinkorswim, Inc., a newly formed Delaware corporation.	Fed Reg – N/Avail

Fed Reg - Federal Register Comment Period Ending Date

N/Avail - Not Available (Not yet available; Not available at this time)

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

Section V – Availability of CRA public evaluations

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
2813491	Peoples Bank of Arlington Heights 10 S. Vail Avenue Arlington Heights, Illinois 60005 (847) 368-0100	08/21/2000	12/21/2000	NI		X

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, December 23, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3), 3(a)(3)	Companion notices by The Lea M. McMullan Trust, Shelbyville, Kentucky, and Citizens Union Bancorp of Shelbyville, Inc., Shelbyville, Kentucky, to acquire Dupont State Bank, Dupont, Indiana. (Previously submitted during the week ending December 16, 2000)*	Newspaper – 1/7/2001 Fed Reg – 1/19/2001
CIC	Notice involving Lake Hamilton Enterprises, Inc., Little Rock, Arkansas, by Lake Hamilton Enterprises Limited Partnership, Little Rock, Arkansas, to acquire 45.94 percent.	Newspaper – 1/19/2001 Fed Reg – N/Avail.
CIC	Notice involving First Paris Holding Company, Little Rock, Arkansas, by First Paris Limited Partnership, Little Rock, Arkansas, to acquire 37.64 percent.	Newspaper – 1/19/2001 Fed Reg – N/Avail.

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, December 23, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Dakota Bank, Mendota Heights, Minnesota proposes to establish a branch at 401 Robert Street, St. Paul, Minnesota.*	12/15/2000

*Subject to the provisions of the Community Reinvestment Act.

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)THE	Glacier Bancorp, Inc., Kalispell, Montana, proposes to acquire WesterFed Financial Corporation, and its subsidiary Western Security Bank, a federal savings bank, both of Missoula, Montana.*	Fed. Reg. – 01/16/2001

*Subject to the provisions of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
663058	Rocky Mountain Bank Billings, Montana	08/28/2000	12/22/2000	S		X

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, December 23, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Clayco Banc Corporation, Claycomo, Missouri, for prior approval to become a bank holding company through the acquisition of 100 percent of the issued and outstanding stock of Clayco Bancshares, Inc., Claycomo, Missouri.	Newspaper – 01/05/2001 FedReg – 01/19/2001
CIC	James A. Waters, Wynnewood, Oklahoma, and Janet G. Streich, Englewood, Colorado; to acquire voting shares of Garvin County Bancshares, Inc., Wynnewood, Oklahoma, and thereby indirectly acquire voting shares of State Bank of Wynnewood, Wynnewood, Oklahoma.	Newspaper - 12/31/2000 FedReg – 01/02/2001

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
Member	First National Bank, Antlers, Oklahoma, to retain membership in the Federal Reserve System following its conversion from a national to a state chartered institution.
Member	Western Bank, Gallup, New Mexico, for membership in the Federal Reserve System.

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, December 23, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	James Ross McKnight, Throckmorton, TX, to acquire an interest in Throckmorton Bancshares, Inc., Throckmorton, TX	Fed Reg – 01/10/2001 Newspaper – 01/05/2001
3(a)(5)	Sterling Bancshares, Inc., Houston, TX, and Sterling Bancorporation, Inc., Wilmington, DE, to acquire CaminoReal Bancshares, Inc., San Antonio, TX, CaminoReal Delaware, Inc., Wilmington, DE, and CaminoReal Bank, National Association, San Antonio, TX*	Fed Reg – 01/16/2001 Newspaper – 01/07/2001

*Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
63957	Lone Star Bank 12727 East Freeway Houston, Texas 77015	09/18/2000	12/23/2000	S		X

Section VI – CRA examinations scheduled for

Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, December 23, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
533964	Civicbank of Commerce 2101 Webster Street Oakland, California 94612-3043 (510) 836-6500	08/21/2000	12/19/2000	S	X	

The above listing has been prepared as a courtesy by the Federal Reserve Bank of San Francisco, and is not intended to replace formal notices required by statute or regulation; the Reserve Bank assumes no responsibility for errors or omissions.

Section VI – CRA examinations scheduled for Quarter of

Institution

Location

None
